EXHIBIT J

Exhibit J

Claim Chart for U.S. Patent No. 9,832,708

Claim	Exemplary Infringement Analysis
1. A method of operating a smartphone using a first air interface and a second air interface that differs from the first air interface, the method comprising:	The Accused Products are configured to use a method "of operating a smartphone using a first air interface and a second air interface that differs from the first air interface." For example, using an iPhone that uses a first air interface, Near Field Communication (NFC), and a second air interface, a cellular data network, that differs from the first air interface to conduct financial transactions via Apple Pay satisfies the method recited in claim 1. **Use Apple Pay for contactless payments on iPhone** With your Apple Cash, credit, and debit cards stored in the Wallet app on iPhone, you can use Apple Pay for secure, contactless payments in stores, restaurants, and more. https://support.apple.com/guide/iphone/use-apple-pay-for-contactless-payments-iphbd4cf42b4/ios

Claim	Exemplary Infringement Analysis
	## Paying with cards using Apple Pay Apple Pay can be used to pay for purchases in stores, within apps, and at websites. ## Paying with cards in stores If iPhone or Apple Watch is on and detects an NFC field, it presents the user with the requested card (if automatic selection is turned on for that card) or the default card, which is managed in Settings. The user can also go to Apple Wallet and choose a card, or when the device is locked, can: • Double-click the side button on devices with Face ID • Double-click the Home button on devices with Touch ID • Using Accessibility features that allow Apple Pay from the Lock Screen Next, before information is transmitted, the user must authenticate using Face ID, Touch ID, or their passcode. When Apple Watch is unlocked, double-clicking the side button activates the default card for payment. No payment information is sent without user authentication. After the user authenticates, the Device Account Number and a transaction-specific dynamic security code are used when processing the payment. Neither Apple nor a user's device sends the full credit or debit card numbers to merchants. Apple may receive anonymous transaction information such as the approximate time and location of the transaction, which helps improve Apple Pay and other Apple products and services. https://support.apple.com/guide/security/paying-with-cards-using-apple-pay-secfbd5c0e54/1/web/1

Claim	Exemplary Infringement Analysis
	iPhone 15 Pro / iPhone 15 Pro Max; iPhone 15 / iPhone 15 Plus; iPhone 14 / iPhone 14 Plus; iPhone SE; iPhone 13

iPhone 15 Pro and iPhone 15 Pro Max   Back to Top ⌃

Model[3]	5G Bands	LTE Bands[2]	Country or Region
iPhone 15 Pro	n1 (2100 MHz)	1 (2100 MHz)	Puerto Rico
Model A2848	n2 (1900 MHz)	2 (1900 MHz)	United States
	n3 (1800 MHz)	3 (1800 MHz)	
iPhone 15 Pro Max	n5 (850 MHz)	4 (AWS)	
Model A2849	n7 (2600 MHz)	5 (850 MHz)	
	n8 (900 MHz)	7 (2600 MHz)	
	n12 (700 MHz)	8 (900 MHz)	
	n14 (700 PS)	12 (700 MHz)	
	n20 (800 DD)	13 (700c MHz)	
	n25 (1900 MHz)	14 (700 PS)	
	n26 (800 MHz)	17 (700b MHz)	
	n28 (700 APT)	18 (800 MHz)	
	n29 (700d MHz)	19 (800 MHz)	
	n30 (2300 MHz)	20 (800 DD)	
	n38 (TD 2600)	25 (1900 MHz)	
	n40 (TD 2300)	26 (800 MHz)	
	n41 (TD 2500)	28 (700 APT)	
	n48 (TD 3600)	29 (700d MHz)	
	n53 (TD 2500)	30 (2300 MHz)	
	n66 (AWS-3)	32 (1500 L-band)	
	n70 (AWS-4)	34 (TD 2000)	
	n71 (600 MHz)	38 (TD 2600)	
	n75 (SDL 1500)	39 (TD 1900)	
	n76 (SDL 1500)	40 (TD 2300)	
	n77 (TD 3700)	41 (TD 2500)	
	n78 (TD 3500)	42 (TD 3500)	
	n79 (TD 4700)	46 (TD Unlicensed)	
	n258 (26 GHz)	48 (TD 3600)	
	n260 (39 GHz)	53 (TD 2500)	
	n261 (28 GHz)	66 (AWS-3)	
		71 (600 MHz)	

https://www.apple.com/iphone/cellular/

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Claim	Exemplary Infringement Analysis
	Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendant.
communicating between the smartphone and an entity using the first air interface responsive to a proximity criterion having been satisfied between the smartphone and the entity to provide information to the entity over a short-range link between the smartphone and the entity;	The Accused Products use a method that involves "communicating between the smartphone and an entity using the first air interface responsive to a proximity criterion having been satisfied between the smartphone and the entity to provide information to the entity over a short-range link between the smartphone and the entity." For example, using an iPhone to conduct financial transactions via Apple Pay includes communicating between the iPhone and an entity such as a point-of-sale terminal using a first air interface, NFC. The communicating is responsive to the proximity criterion having been satisfied. For example, the iPhone can ensure that the proximity criterion for the NFC communication is satisfied to provide information over a short-range link to the entity in connection with performing a financial transaction via Apple Pay. **When you use Apple Pay in stores** When you use Apple Pay in stores that accept contactless payments, Apple Pay uses Near Field Communication (NFC) technology between your device and the payment terminal. NFC is an industry-standard, contactless technology that's designed to work only across short distances. If your iPhone is on and detects an NFC field, it will present you with your default card. To send your payment information, you must authenticate using Face ID, Touch ID, or your passcode (except in Japan if you designate a Suica card for Express Transit). With Face ID or with Apple Watch, you must double-click the side button when the device is unlocked to activate your default card for payment. After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device. https://support.apple.com/en-us/HT203027

Claim	Exemplary Infringement Analysis

	Pay with your iPhone
	
	1. To use your default card:
	
	    • If your iPhone has Face ID, double-click the side button. If prompted, authenticate with Face ID or enter your passcode to open Apple Wallet.
	
	    • If your iPhone has Touch ID, double-click the Home button.
	
	2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.
	
	3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.
	
	https://support.apple.com/en-us/HT201239
	
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refraining from communicating between the smartphone	The Accused Products use a method that involves "refraining from communicating between the smartphone and the entity by the smartphone using the first air interface absent the proximity criterion having been satisfied between the smartphone and the entity."

Claim	Exemplary Infringement Analysis
and the entity by the smartphone using the first air interface absent the proximity criterion having been satisfied between the smartphone and the entity; and	For example, using an iPhone to conduct financial transactions via Apple Pay includes refraining from communicating between the iPhone and the point-of-sale terminal using NFC (the first air interface) absent the proximity criterion having been satisfied between the iPhone and the point-of-sale terminal (the entity). NFC is limited to short-range communication, so the iPhone will refrain from communicating with the point-of-sale terminal if the proximity criterion is not satisfied. **Paying with cards using Apple Pay** Apple Pay can be used to pay for purchases in stores, within apps, and at websites. **Paying with cards in stores** If iPhone or Apple Watch is on and detects an NFC field, it presents the user with the requested card (if automatic selection is turned on for that card) or the default card, which is managed in Settings. The user can also go to Apple Wallet and choose a card, or when the device is locked, can: • Double-click the side button on devices with Face ID • Double-click the Home button on devices with Touch ID • Using Accessibility features that allow Apple Pay from the Lock Screen Next, before information is transmitted, the user must authenticate using Face ID, Touch ID, or their passcode. When Apple Watch is unlocked, double-clicking the side button activates the default card for payment. No payment information is sent without user authentication. https://support.apple.com/en-us/HT203027 Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendant.

Claim	Exemplary Infringement Analysis
	Apple Pay security and privacy overview Learn how Apple protects your personal information, transaction data, and payment information when you use Apple Pay. Apple Pay allows you to make easy, secure, and private transactions in stores, in apps, and on the web. You can also send and receive money with friends and family using Apple Cash (U.S. only). And with contactless rewards cards in Wallet, you can receive and redeem rewards when you pay using Apple Pay. Apple Pay is designed with your security and privacy in mind, making it a simpler and more secure way to pay than using your physical credit, debit, and prepaid cards. Apple Pay uses security features built-in to the hardware and software of your device to help protect your transactions. In addition, to use Apple Pay, you must have a passcode set on your device and, optionally, Face ID or Touch ID. https://support.apple.com/en-us/101554
communicating between the smartphone and a base station using the second air interface to receive a communications service from the base station via the second air interface, wherein the smartphone receives the	The Accused Products use a method that involves "communicating between the smartphone and a base station using the second air interface to receive a communications service from the base station via the second air interface, wherein the smartphone receives the communications service from the base station via the second air interface but does not receive the communications service from the entity via the first air interface." For example, using an iPhone to conduct financial transactions via Apple Pay includes communicating between the iPhone and a base station using a cellular data network (the second air interface) to receive a communications service from the base station via the cellular data network. The iPhone does not receive the communications service from the point-of-sale terminal (the entity) via NFC (the first air interface).

Claim	Exemplary Infringement Analysis
communications service from the base station via the second air interface but does not receive the communications service from the entity via the first air interface,	**Connect iPhone to a cellular network** Your iPhone automatically connects to your carrier's cellular data network if a Wi-Fi network isn't available. If iPhone doesn't connect, check the following: 1. Verify that your SIM is activated and unlocked. See Set up cellular service on iPhone. 2. Go to Settings ⚙ > Cellular. 3. Verify that Cellular Data is turned on. If you're using Dual SIM, tap Cellular Data, then verify the selected line. (You can choose only one line for cellular data.) https://support.apple.com/guide/iphone/set-up-cellular-service-iph3f11fba92/16.0/ios/16.0

iPhone 15 Pro iPhone 15 Pro Max	iPhone 15 iPhone 15 Plus	iPhone 14 iPhone 14 Plus	iPhone SE	iPhone 13

iPhone 15 Pro and iPhone 15 Pro Max

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Model[3]	5G Bands	LTE Bands[2]	Country or Region
iPhone 15 Pro Model A2848 iPhone 15 Pro Max Model A2849	n1 (2100 MHz) n2 (1900 MHz) n3 (1800 MHz) n5 (850 MHz) n7 (2600 MHz) n8 (900 MHz) n12 (700 MHz) n14 (700 PS) n20 (800 DD) n25 (1900 MHz) n26 (800 MHz) n28 (700 APT) n29 (700d MHz) n30 (2300 MHz) n38 (TD 2600) n40 (TD 2300) n41 (TD 2500) n48 (TD 3600) n53 (TD 2500) n66 (AWS-3) n70 (AWS-4) n71 (600 MHz) n75 (SDL 1500) n76 (SDL 1500) n77 (TD 3700) n78 (TD 3500) n79 (TD 4700) n258 (26 GHz) n260 (39 GHz) n261 (28 GHz)	1 (2100 MHz) 2 (1900 MHz) 3 (1800 MHz) 4 (AWS) 5 (850 MHz) 7 (2600 MHz) 8 (900 MHz) 12 (700 MHz) 13 (700c MHz) 14 (700 PS) 17 (700b MHz) 18 (800 MHz) 19 (800 MHz) 20 (800 DD) 25 (1900 MHz) 26 (800 MHz) 28 (700 APT) 29 (700d MHz) 30 (2300 MHz) 32 (1500 L-band) 34 (TD 2000) 38 (TD 2600) 39 (TD 1900) 40 (TD 2300) 41 (TD 2500) 42 (TD 3500) 46 (TD Unlicensed) 48 (TD 3600) 53 (TD 2500) 66 (AWS-3) 71 (600 MHz)	Puerto Rico United States

Claim	Exemplary Infringement Analysis
	https://www.apple.com/iphone/cellular/ ## Wi-Fi specifications for Apple devices The following are Wi-Fi specification details for Apple devices. Descriptions of the details are as follows: - *802.11 compatibility and frequency band:* 802.11ax (Wi-Fi 6 and Wi-Fi 6E), 802.11ac (Wi-Fi 5), 802.11n (Wi-Fi 4), 802.11a, 802.11b/g and 2.4 GHz or 5 GHz. Apple platforms supporting Wi-Fi 6E can join Wi-Fi 6E networks that are discoverable on 2.4 GHz or 5 GHz channels, and on 6 GHz Preferred Scanning Channels, where 6 GHz is allowed by regulatory domain. https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web **Background on NFC Technology** Based on the 13.56 MHz wireless communication protocol, the NFC technology allows wireless communication between two NFC-compliant devices up to 10 centimeters apart. **Very convenient**, this connection does not rely on Wi-Fi, 4G, LTE or similar technologies, and it doesn't cost anything to use: no need for the user to be skilled, does not need batteries, does no emit RF waves in the absence of a reader (it is a passive technology), NFC is within range everyone's range thanks to the massive deployment of NFC in smartphones. https://www.st.com/content/st_com/en/support/learning/essentials-and-insights/connectivity/nfc.html Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendant.
wherein the communicating between the smartphone and the entity using the first	The Accused Products use a method that involves "wherein the communicating between the smartphone and the entity using the first air interface responsive to the proximity criterion having been satisfied between the smartphone and the entity to provide information to the entity over the short-range link between the smartphone and the entity is performed concurrently with the communicating between the smartphone and the base station using the second air interface to receive a communications service from the base station via the second air interface."

Claim	Exemplary Infringement Analysis
air interface responsive to the proximity criterion having been satisfied between the smartphone and the entity to provide information to the entity over the short-range link between the smartphone and the entity is performed concurrently with the communicating between the smartphone and the base station using the second air interface to receive a communications service from the base station via the second air interface.	For example, using an iPhone to conduct financial transactions via Apple Pay includes communicating between the iPhone and the point-of-sale terminal (the entity) using NFC (the first air interface) responsive to the proximity criterion having been satisfied to provide information to the entity over the short-range link between the iPhone and the entity. This action can be performed concurrently with the iPhone communicating with the base station using a cellular data network (the second air interface) to receive a communications service from the base station via the second air interface. For example, an iPhone can communicate with the point-of-sale terminal via NFC responsive to the proximity criterion having been satisfied and, concurrently, can send anonymous transaction information to Apple Pay servers using the communications service received from the base station via a cellular data network. **Paying with cards using Apple Pay** Apple Pay can be used to pay for purchases in stores, within apps, and at websites. **Paying with cards in stores** If iPhone or Apple Watch is on and detects an NFC field, it presents the user with the requested card (if automatic selection is turned on for that card) or the default card, which is managed in Settings. The user can also go to Apple Wallet and choose a card, or when the device is locked, can: • Double-click the side button on devices with Face ID • Double-click the Home button on devices with Touch ID • Using Accessibility features that allow Apple Pay from the Lock Screen Next, before information is transmitted, the user must authenticate using Face ID, Touch ID, or their passcode. When Apple Watch is unlocked, double-clicking the side button activates the default card for payment. No payment information is sent without user authentication. After the user authenticates, the Device Account Number and a transaction-specific dynamic security code are used when processing the payment. Neither Apple nor a user's device sends the full credit or debit card numbers to merchants. Apple may receive anonymous transaction information such as the approximate time and location of the transaction, which helps improve Apple Pay and other Apple products and services. https://support.apple.com/guide/security/paying-with-cards-using-apple-pay-secfbd5c0e54/1/web/1

Claim	Exemplary Infringement Analysis

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	2. To use a different card, tap your default card to see your other cards. Tap a new card and authenticate.
	
	3. Hold the top of your iPhone near the contactless reader until Done and a checkmark appear on the display.
	
	https://support.apple.com/en-us/HT201239

Claim	Exemplary Infringement Analysis
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https://www.apple.com/iphone/cellular/ |

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Claim	Exemplary Infringement Analysis
	## Wi-Fi specifications for Apple devices The following are Wi-Fi specification details for Apple devices. Descriptions of the details are as follows: • *802.11 compatibility and frequency band:* 802.11ax (Wi-Fi 6 and Wi-Fi 6E), 802.11ac (Wi-Fi 5), 802.11n (Wi-Fi 4), 802.11a, 802.11b/g and 2.4 GHz or 5 GHz. Apple platforms supporting Wi-Fi 6E can join Wi-Fi 6E networks that are discoverable on 2.4 GHz or 5 GHz channels, and on 6 GHz Preferred Scanning Channels, where 6 GHz is allowed by regulatory domain. https://support.apple.com/guide/deployment/wi-fi-specifications-for-apple-devices-dep268652e6c/web Investigation of both the patent and the Accused Products (and other potentially infringing products) is ongoing. This chart is based on evidence and analysis reasonably accessible at this time. Telcom reserves the right to update and amend the above as the litigation progresses, including in view of discovery provided by the Defendant.